



Code of Conduct for Swastik Finance Ltd.

1. Introduction Swastik Finance Ltd. is committed to conducting business with integrity, transparency, and accountability. This Code of Conduct (CoC) outlines the ethical principles and standards that all employees, officers, and directors must adhere to while performing their duties. Our CoC serves as a guideline for maintaining trust, respect, and professionalism in all interactions.

2. Scope and Applicability This CoC applies to all employees, management, board members, and associated stakeholders of Swastik Finance Ltd. It governs behaviour within the company, interactions with clients, business partners, and the community.

3. Core Values

- **Integrity:** Upholding the highest standards of honesty, ethics, and fairness in all activities.
- **Accountability:** Taking responsibility for actions and decisions, ensuring transparency and compliance.
- **Respect:** Treating colleagues, clients, and stakeholders with dignity, promoting an inclusive work environment.
- **Excellence:** Striving for continuous improvement, innovation, and customer satisfaction in every aspect of our operations.

4. Compliance with Laws and Regulations All employees must comply with applicable laws, regulations, and internal policies. Swastik Finance Ltd. strictly prohibits illegal practices, corruption, bribery, and any other unethical activities.

5. Conflict of Interest Employees must avoid situations where personal interests conflict with the company's interests. Any potential conflict must be disclosed to the management immediately to ensure appropriate measures are taken.

6. Confidentiality and Data Protection All confidential information related to the company, its clients, and business partners must be protected. Employees are prohibited from disclosing sensitive data without proper authorization and must adhere to data privacy policies.

7. Fair Dealing Swastik Finance Ltd. is committed to fair competition and unbiased practices. Employees should not engage in activities that mislead or deceive customers, partners, or competitors.

8. Anti-Harassment and Equal Opportunity We promote a workplace free from discrimination, harassment, or retaliation. All employees have equal access to opportunities based on merit, without discrimination based on race, religion, gender, age, or any other status protected by law.

9. Financial Integrity and Reporting Employees must ensure the accuracy and integrity of financial records and statements. Any fraudulent activity, misreporting, or manipulation of financial data will be strictly addressed under disciplinary action.

10. Social Responsibility Swastik Finance Ltd. is committed to contributing positively to society. We support initiatives that align with our values and aim to create sustainable financial and social impact.

11. Reporting and Accountability Employees are encouraged to report any violations of this CoC. The company assures protection against retaliation for those who raise concerns in good faith. Reports can be made to the designated compliance officer or through anonymous channels.

12. Disciplinary Action Violations of this Code will result in appropriate disciplinary measures, which may include termination of employment, legal action, or other measures as deemed necessary.

13. Review and Updates This Code of Conduct is subject to regular review and updates to reflect changes in laws, regulations, and company policies.